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bearing enterprises ('interest' understood here in the widest sense). The nature of the enterprise varies with local conditions, and differs above all in town and country. Peasants mostly invest their money in livestock (see Chap. XI). We have seen that Nupe inventiveness is always on the look-out for new opportunities promising a higher 'interest', even in the narrow field of stock-breeding as they know it: we have mentioned the buying and selling of ostriches, and the isolated experiment in horse-breeding of one village chief—incidentally the chief of a typical backwood village, Sakpe. In the town, and in the large trading-centres of the country, money is invested chiefly in trade, even by men and women who do not personally engage in trade. They would trust a certain sum to a trader of their acquaintance for a particular purpose, e.g. to help him finance a trading expedition to Kano or Bornu. The trader will use their capital together with his own, and will return it to them increased by the profits which it has brought when his business has been successfully concluded. The trader, of course, also derives a certain profit from these investments, as they enable him to enlarge the scope of his enterprise and to secure more favourable prices. Many most highly placed notables in Bida, not excluding the king himself, use this profitable method of investment.

Certain traditional and formerly highly important methods of investment, above all war and slavery, have disappeared under the new political order. I have described in an earlier chapter the contributions of the houses of the Bida nobility to the wars and military exploits of their country and have also discussed slavery and slave trade. It remains to discuss the closely related traditional form of investment in 'human capital' which has become a thing of the past only quite recently, namely, money investment in human pledges (*sofa*, in Nupe).

PAWNING

Besides the pawning of human pledges, ordinary pawning—pawning of valuable goods—also occurs. My information is that beads, costly gowns, a sword, or saddle, all things of silver or gold, are frequently pawned as security for a loan. No interest is paid on the loan itself, and the transaction is regarded purely as an act of friendship. I have, however, not discovered any actual instance of this practice. My impression is that it is not, and has never been, very widespread. Pawning of people, on the other hand, has grown to enormous dimensions. When pawning of human pledges was finally suppressed in Nigeria, in 1933–4, 3,000 pawns were released in Bida Emirate alone.

As slavery reflects the insecurity of the political rights of the conquered subjects of Nupe kingdom, pawning reflects the economic insecurity under which a large proportion of the population of the Emirate lives. The lack of flexibility, more particularly, in their economy tends to foster such radical means of escape from financial difficulties. Under the pressure of unexpected demands or certain imperative heavy expenses which cannot be matched by normal efforts—payment of bride-price; a heavy fine; money with which to bail a family member or bribe

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a judge—the people may have recourse to pawning one family member to procure money for another. Younger sons would be pawned to find the bride-price for the eldest son, whose marriage must be made possible. Or a father would pawn himself to provide money for his son, perhaps to save him from prison or a death sentence. Girls, too, are pawned, though as a rule for a smaller amount of money than boys or men. I have recorded an interesting case of 'multiple' pawning: a man of about 30 had pawned himself in order to be able to marry, but could not find the money to ransom himself. He continued to live in bondage till his son from this marriage was twelve years old, and thus fit to be pawned in turn. The boy took the place of his father as pawn in the same house, and the older man was released. I do not know when, or if, the boy was in turn released.

It is interesting to compare pawning with slavery. The first difference is that pawning is, at least in theory, regarded as a purely temporary arrangement. The father or elder brother of a pawn would always expect to release their relative from bondage in from five to ten years. The pawn works for his master, in his house or on his land, like all other household members, slaves, or junior family members. But unlike slaves, pawns are servants in the narrow sense of the word: they cannot expect friendly help from their master; they would not, for example, be married at the expense of their master—if they cannot afford the bride-price they must remain unmarried. On the other hand, the master may not beat or kill the pawn, as he may a slave: this would constitute a normal case of assault or homicide, actionable before the court. A pawn who is unwilling or unable to work satisfactorily, can, however, be exchanged for another more promising member of his family. Pawns and their whole family are held in general contempt. There is no shame in having become a slave—this is 'luck of war'; but pawns and their families are tainted with a disgrace not easily forgotten. In pawning poverty, itself a shameful state in the eyes of the Nupe, reaches its lowest ebb. Even house slaves look down upon pawns, and order them about as their inferiors.

Another difference between pawning and slavery is the amount of money involved. While the prices for slaves are firmly fixed, the loan for which the pawn is taken as security varies greatly, between £3 and £10. The work of the pawn during the time of bondage represents the 'interest' on the loan. The profit motive is expressed most clearly in the practice that girl pawns were accepted only for smaller amounts. For with girls one had to reckon with a shorter period of 'amortization' as they might get married early and be redeemed by the bride-price. However, the profit motive is not sufficient to explain the institution of pawning. A wealthy man could not, according to the Nupe code of morality, refuse a loan of this kind to a man who was badly in need of the money. Which means that the creditor might have to agree even to less tempting and profitable offers. Frequently he had to accept a young boy who, hardly yet an efficient labourer, would live in his house and learn farm-work or a craft only to be taken away again just as he had become a useful member of the household. For £5 one could buy outright a grown-up, well-

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trained, slave; for a pawn, with his restricted usefulness, one might have to pay more than twice the amount. There is no doubt, then, that the institution of pawning represented not only a profit-making, 'capitalist' investment, but also, to some extent, a 'humanitarian' duty linked with status and prestige, a crude attempt at alleviating the hardships involved in the unequal distribution of wealth. Well-educated Nupe men, themselves members of the wealthier classes, with whom I discussed pawning, even went so far as to explain pawning (at least on a moderate scale) as an institution of considerable educational value enabling the sons of the poor to study farm-work and husbandry in the houses of prosperous and enterprising men. They would admit drawbacks only in the excessive practice of pawning, which, they maintained, was a recent development, brought about by rising prices and rising cost of living. These drawbacks, as they saw them, were that with the increase in their numbers, the pawns, many of whom frequently worked together in the same household, grew lazy and irresponsible, and showed openly their resentment at having to work for strange masters. The complaints of my informants were thus that in the combination of material and moral rewards which the people of wealth and status expected from the institute of pawning, the material rewards had completely to give place to moral rewards.

A similar combination of material returns from invested wealth with benefits of a more abstract order—status and prestige—is also characteristic of the institution of clientship (already explained in Chap. VIII). The share of the 'abstract' benefits becomes larger the closer we approach forms of expenditure and investment bound up with social status: display of wealth in household arrangements, festivities, the equipment of one's retinue, and so forth. To this and similar questions we shall return later.